

CASH COLLECTION

United Arab Bank P.J.S.C (“We”, “Us” or “Our”) has engaged Transguard Group LLC (“TG”) as a service provider to provide smart cash deposit services (“Services”) for the collection of cash from Our customers (“Customers”) which have TG’s cash machines installed on their premises.

These customer instructions (“Customer Instructions”), as may be amended, updated and replaced from time to time, are an integral part of the Terms and Conditions (“Terms and Conditions”) agreed between you as the Customer (“You” or “Your”) and Us (see Condition 9 (Procedures and Customer Instructions)). Terms defined in the Terms and Conditions have the same meaning when used in these Customer Instructions, unless the context otherwise requires. These Customer Instructions set out the procedures for the collection of Money. You are kindly requested to take full note of and duly follow these Customer Instructions.

These Customer Instructions are mandatory conditions of providing the Services and designed for the mutual protection of all parties involved.

1.1 Actions by You

- When depositing any Money, Your authorised user will enter his/her unique username and password on the Machine’s screen or use the Money deposit card issued in his/her name.
- Your authorised user will deposit the Cash in the Machine.
- Your authorised user will receive any rejected and counterfeit notes in the rejection note area.
- On completion of the transaction, Your authorised user will receive and must retain the receipt from the Machine.
- Whenever TG visits your Premises for the purposes of the Services, always provide TG with a sufficient and appropriate place to park their vehicle within the Premises. If there is no space within your enclosed Premises, TG will drop off their authorised representatives (“TG Personnel”), leave and then return to the Premises to collect them after the completion of the collection process.
- TG Personnel will be in their official uniform and will always be present in pairs. When TG Personnel arrive to install the Machine, please request to see and check the originals of their identification cards. However, once the Machine is installed on the Premises, You are not required to request to see and check the originals of their identification cards as the Machine is secured with cencon locks and only TG Personnel will have access rights to open the Machine.
- TG only collects Money which is contained in the sealed bag container placed within the Machine (the “Sealed Bag”) for which TG will issue an original receipt.

1.2 Actions by TG

- TG Personnel will arrive at the Premises within the agreed time period.
- TG Personnel will enter the area of the Premises where Machine is located.
- TG Personnel will securely log into the Machine’s operational mode and press the “Open the Door” option. The Machine will seal the Sealed Bag automatically inside the locked door.
- TG Personnel will open the door after the Machine gives instructions following sealing of the Sealed Bag, take out the Sealed Bag from the Machine and take two receipts printed automatically recording details of the total Money deposited.
- TG Personnel will check the condition of the Sealed Bag, that its unique seal is intact and other necessary details, i.e. the bar code number recorded on the Sealed Bag.
- TG Personnel will scan the Sealed Bag for collection and then select the option of ‘onward location’ on their handheld terminal (“HHT”). TG Personnel will enter the value of Money on the HHT as per clearing receipt of Machine and then select OK on the HHT. TG Personnel will print an official receipt and hand this over to You.
- TG Personnel will use the “Register” option to register the new Sealed Bag and, after scanning on the barcode, TG Personnel will place the new Sealed Bag in the Machine’s bag slot.
- After placing a new Sealed Bag in the Machine, TG Personnel will close the Machine’s door and inform You that the Machine is ready again for depositing Money.
- TG Personnel delivers the collected Sealed Bag to TG’s Cash Management Centre in sealed condition.
- In case the Machine is offline, TG Personnel will visit You in the Premises, check the internet connection and, if required, inform You to take necessary action for correcting any internet availability issue.
- TG will routinely carry out maintenance activity to ensure the Machine is working appropriately.

1.3 Actions by TG’s Cash Management Centre and Us

- As soon as You deposit Money in the Machine, TG’s Cash Management Centre will receive an update in its Software control panel.
- TG’s Cash Management Centre will send a Money deposit report to Us in the agreed file format at every two (2) hour interval between 8:00AM and 8:00PM on each UAE business day through SFTP in accordance with the timetable set out in paragraph 1.3(d) below or such later amended and updated timetable as may be notified in writing by Us to You.
- We will pass credit entries to Your account based on TG’s Cash Management Centre report for credit on the same UAE business day or the next following UAE business day depending on the applicable Cut-Off Time for depositing Money, which is on or before 5:45PM or such other time as may be notified in writing by Us to You.
- Timetable:

File No.	Report Time	Deposit Time	Credit Entry Time
1	8:00AM	After 5:45PM the previous UAE business day	Next following UAE business day
2	10:00AM	Between 8:00AM and 9:45AM	Same UAE business day
3	12:00NOON	Between 9:46AM and 11:45AM	Same UAE business day
4	2:00PM	Between 11:46AM and 1:45PM	Same UAE business day
5	4:00PM	Between 1:46PM and 3:45PM	Same UAE business day
6	6:00PM	Between 3:46PM and 5:45PM	Same UAE business day

- (e) All processing will be done under surveillance of security cameras and following TG's security protocols.
- (f) If any discrepancies in the form of shortages or overages are found during Money processing, TG will be responsible and liable for the same.
- (g) In case the Machine is offline, TG's Cash Management Centre will wait for the Machine to show online and report pending deposit entries to Us.

1.4 Discrepancies handling

In the event that there are any discrepancies in the form of shortages or overages which are found during Money processing at TG's Cash Management Centre, You will be debited or credited Money according to the reports generated by the Software.

1.5 Installation Process and Guidelines

No.	Requirement	Responsibility /Dependency	Activity Description	Required Action
1	Inspection of installation site at Premises	TG / You	Security Inspection of the Site, Confirmation on secure space, CCTV coverage, Open Internet Port/ Power connection	You to confirm Open Internet Port and Power Connection at Premises
2	Installation of Machine at Premises	TG	Shifting, Placement and Floor-Bolting of Machine	You to take necessary approvals for floor-bolting
3	Machine Connectivity	TG / You	Machine connectivity to TG's Cash Control Server using Secure Sonic Wall Router	Internet with open port to be provided by You
4	Creation of User IDs	TG / You	Users to be created based on requirements from You	You to provide users' details for Machine access
5	Software access for Machine	TG / You	Software access to be created based on requirements from You	You to provide employee names and email addresses for Software access
6	Training to Staff	TG / You	Training to be given to nominated users by the You	Training time to be confirmed by the You
7	Go Live	Us	Us to advise commencement date of operation of Machine	You to confirm readiness to Us

1.6 Un-installation of Machine

On completion of the notice period for any termination, TG will carry out uninstallation activity of the Machine at the Premises post written confirmation from Us.

1.7 Insurance

Whilst at Premises	Limit of TG's Legal Liability to Us
Proven loss of Cash whilst stored in the Machine or whilst such Money is being taken out of the Machine for clearance	Up to USD1,800,000 (one Million eight Hundred Thousand United States Dollars) any one loss